

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BARBARA P MCNEAL

Debtor(s)

Case No. 09-22846

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/23/2009.
- 2) The plan was confirmed on 08/13/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 07/08/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$2,620.00.
- 10) Amount of unsecured claims discharged without payment: \$74,958.67.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$42,918.29
Less amount refunded to debtor \$318.29

NET RECEIPTS: \$42,600.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,500.00
Court Costs \$0.00
Trustee Expenses & Compensation \$2,244.98
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,744.98

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AIS SVC LLC	Unsecured	NA	1,340.25	1,340.25	352.02	0.00
AMERICASH LOANS LLC	Unsecured	NA	907.81	907.81	238.44	0.00
CAPITAL ONE	Unsecured	4,032.00	4,032.35	4,032.35	1,059.09	0.00
CASHNET USA	Unsecured	500.00	NA	NA	0.00	0.00
CHICAGO POSTAL CREDIT UNION	Unsecured	525.72	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	14,590.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	6,750.00	8,703.17	8,703.17	8,703.17	651.29
CREDIT ACCEPTANCE CORP	Unsecured	4,660.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	1,331.00	1,395.76	1,395.76	366.60	0.00
DISH NETWORK	Unsecured	158.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	507.00	507.50	507.50	133.29	0.00
FIRST NATIONAL BANK	Unsecured	330.00	NA	NA	0.00	0.00
FIRST RATE FINANCIAL	Unsecured	700.00	NA	NA	0.00	0.00
HSBC	Unsecured	3,468.89	NA	NA	0.00	0.00
HSBC AUTO	Unsecured	7,676.00	NA	NA	0.00	0.00
HSBC CARD SERVICES LII	Unsecured	1,334.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	9,914.81	16,074.11	16,074.11	16,074.11	0.00
INTERNAL REVENUE SERVICE	Priority	7,093.33	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	862.54	862.54	226.55	0.00
LOAN SHOP	Unsecured	390.00	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	4,965.00	5,578.27	5,578.27	1,469.62	0.00
MCSI/RMI	Unsecured	124.00	126.50	126.50	33.23	0.00
MERRICK BANK	Unsecured	1,134.00	1,134.47	1,134.47	297.97	0.00
NATIONAL QUICK CASH	Unsecured	600.00	NA	NA	0.00	0.00
PAYDAY	Unsecured	1,340.00	NA	NA	0.00	0.00
PAYDAY LOANS	Unsecured	480.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	3,661.00	3,661.11	3,661.11	961.58	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	22,117.22	22,432.14	22,432.14	5,896.50	0.00
QUICK CASH LOANS	Unsecured	500.00	NA	NA	0.00	0.00
QUICK CLICK LOANS	Unsecured	1,000.00	1,490.81	1,490.81	391.56	0.00
SST/CIGPF	Unsecured	2,832.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SST/COLUMBUS BANK & TRUST	Unsecured	2,831.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,703.17	\$8,703.17	\$651.29
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,703.17	\$8,703.17	\$651.29
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$16,074.11	\$16,074.11	\$0.00
TOTAL PRIORITY:	\$16,074.11	\$16,074.11	\$0.00
GENERAL UNSECURED PAYMENTS:	\$43,469.51	\$11,426.45	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,744.98</u>	
Disbursements to Creditors	<u>\$36,855.02</u>	
TOTAL DISBURSEMENTS :		<u>\$42,600.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/04/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.